

Capital

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	22.5	17.7	15.1	16.3	13.7	12.4	19.3
Second Quintile	18.0	13.7	12.2	12.7	10.5	11.5	13.2
Third Quintile	15.0	11.8	9.9	10.8	9.8	10.8	11.0
Fourth Quintile	10.4	11.1	9.0	10.0	8.9	9.6	9.9
Fifth Quintile	9.1	9.9	8.0	8.9	7.7	7.9	8.0
Total	14.0	12.9	10.7	11.4	9.9	10.3	10.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	121.3	431.5	394.5	527.2	675.8	723.8	584.3
Second Quintile	65.5	283.6	312.4	371.8	546.1	525.4	371.2
Third Quintile	0.0	193.1	183.6	297.2	431.1	444.9	241.9
Fourth Quintile	0.0	122.7	123.5	218.5	330.2	269.5	134.3
Fifth Quintile	0.0	58.2	72.5	122.8	194.1	193.2	-472.4
Total	72.0	223.2	254.3	313.3	419.8	421.5	392.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Assets

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	5.1	2.3	2.0	2.1	1.5	1.5	3.7
Second Quintile	3.0	1.3	1.2	1.1	0.9	1.2	1.3
Third Quintile	1.8	0.8	0.9	0.8	0.7	0.9	0.8
Fourth Quintile	0.7	0.4	0.5	0.6	0.5	0.6	0.5
Fifth Quintile	0.1	0.1	0.3	0.4	0.3	0.3	0.2
Total	2.3	1.1	1.3	1.0	0.8	0.9	0.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	1.0	1.0	1.8	1.8	1.4	1.7	2.4
Second Quintile	0.2	0.5	0.8	1.2	1.0	1.2	0.9
Third Quintile	0.0	0.3	0.6	0.7	0.8	0.8	0.5
Fourth Quintile	0.0	0.1	0.4	0.5	0.5	0.7	0.2
Fifth Quintile	-0.4	0.0	0.0	0.2	0.3	0.2	-0.2
Total	0.6	0.4	2.3	1.0	0.8	1.0	1.0

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	223.2	402.3	133.0	185.0	195.1	196.4	348.5
Second Quintile	79.4	74.1	98.5	128.2	132.9	112.8	115.1
Third Quintile	47.9	57.5	74.6	93.1	97.7	96.1	75.0
Fourth Quintile	25.5	36.9	37.9	68.3	75.4	67.6	49.3
Fifth Quintile	9.7	21.0	13.8	39.2	40.4	45.2	20.4
Total	48.0	53.4	105.3	85.0	84.8	108.1	97.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	31.2	70.1	63.5	69.2	77.2	83.6	75.4
Second Quintile	10.1	54.0	53.3	55.9	65.4	73.7	57.8
Third Quintile	0.0	41.6	44.5	48.9	59.2	63.2	45.4
Fourth Quintile	0.0	29.2	36.8	38.4	50.4	48.5	29.9
Fifth Quintile	0.0	14.8	17.7	24.0	40.0	31.0	5.9
Total	16.9	46.7	44.6	49.9	58.0	62.5	58.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	0.0	0.5	1.7	1.9	1.3	1.3	2.7
Second Quintile	0.0	0.0	0.8	0.8	0.5	0.6	0.5
Third Quintile	0.0	0.0	0.0	0.4	0.3	0.4	0.1
Fourth Quintile	0.0	0.0	0.0	0.1	0.2	0.2	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Total	1.1	0.7	1.2	0.8	0.5	0.5	0.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Earnings

Return on Average Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	1.7	1.2	0.7	0.7	1.2	1.3	1.6
Second Quintile	0.7	0.6	-0.1	0.3	0.6	0.8	0.5
Third Quintile	0.3	0.3	-0.5	0.1	0.4	0.4	0.2
Fourth Quintile	0.1	0.0	-1.0	-0.2	0.1	0.1	-0.2
Fifth Quintile	-0.6	-0.6	-2.4	-1.4	-0.5	-1.1	-2.0
Total	0.3	0.4	-1.9	-0.2	0.3	0.4	0.2

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.

Return on Average Equity by Quintile*

State Chartered Credit Unions

As of March 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM**	\$500 to \$1 Billion	\$1 Billion and More	Total**
# of Credit Unions	29	49	23	54	20	20	195
First Quintile	10.3	9.0	4.6	5.5	10.5	12.2	12.3
Second Quintile	3.8	4.8	-1.0	2.7	5.6	8.1	4.3
Third Quintile	2.0	2.2	-4.5	1.0	3.5	3.7	1.6
Fourth Quintile	0.4	-0.4	-9.2	-2.1	0.7	0.9	-1.5
Fifth Quintile	-6.9	-4.5	-25.9	-12.7	-4.9	-13.0	-37.9
Total	2.1	3.4	-17.1	-1.5	3.3	3.4	2.0

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Excludes Cal State 9 Credit Union.